

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

AMY T BITTNER

Debtor(s)

Case No. 15-26683

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/04/2015.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 11/09/2015.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 5.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$0.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$0.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$0.00

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANCE AMERICA/CASH ADVANC	Unsecured	500.00	603.50	603.50	0.00	0.00
AMERICAN WEB LOAN	Unsecured	500.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Secured	5,789.00	NA	5,789.00	0.00	0.00
BONY TRUST CO	Unsecured	7,968.00	NA	NA	0.00	0.00
CACH	Unsecured	6,101.00	6,101.45	6,101.45	0.00	0.00
Cap1/bstby	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	1,929.00	1,929.82	1,929.82	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	2,182.00	2,182.43	2,182.43	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	6,306.00	6,306.02	6,306.02	0.00	0.00
CERASTES LLC	Unsecured	NA	6,136.45	6,136.45	0.00	0.00
CHASE	Unsecured	635.00	NA	NA	0.00	0.00
CHECK INTO CASH	Unsecured	471.00	NA	NA	0.00	0.00
COMMUNITY CARE CENTER	Unsecured	NA	35.00	35.00	0.00	0.00
CREDITORS COLLECTION BUREAU	Unsecured	125.00	NA	NA	0.00	0.00
HSBC	Unsecured	1,748.00	NA	NA	0.00	0.00
HSBC BANK	Unsecured	6,101.00	NA	NA	0.00	0.00
IGS ENERGY	Unsecured	272.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NATIONAI	Unsecured	23,545.00	0.00	41.09	0.00	0.00
JPMORGAN CHASE BANK NATIONAI	Secured	NA	41.09	41.09	0.00	0.00
JPMORGAN CHASE BANK NATIONAI	Secured	101,630.00	124,960.14	125,001.23	0.00	0.00
Lendgreen	Unsecured	500.00	NA	NA	0.00	0.00
MACYS DSNB	Unsecured	1,843.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	3,936.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	1,010.00	1,009.92	1,009.92	0.00	0.00
MIDLAND FUNDING	Unsecured	3,681.00	3,681.34	3,681.34	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	NA	7,996.08	7,996.08	0.00	0.00
Northcash	Unsecured	500.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	0.00	1,747.82	1,747.82	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	0.00	3,996.83	3,996.83	0.00	0.00
REGIONAL ACCEPTANCE CORP	Secured	21,994.00	39,696.31	1,700.00	0.00	0.00
REGIONAL ACCEPTANCE CORP	Unsecured	15,908.00	NA	37,996.31	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Sierra Lending	Unsecured	500.00	NA	NA	0.00	0.00
Sovereign Advance	Unsecured	500.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	3,997.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$125,001.23	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$1,700.00	\$0.00	\$0.00
All Other Secured	\$5,830.09	\$0.00	\$0.00
TOTAL SECURED:	\$132,531.32	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$79,764.06	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$0.00</u>	
Disbursements to Creditors	<u>\$0.00</u>	
TOTAL DISBURSEMENTS :		<u>\$0.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/23/2015

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.